



SUCCESS STORY

PHILADELPHIA DISTRICT OFFICE

U. S. SMALL BUSINESS ADMINISTRATION

Contact: Joseph McDevitt (215)580-2706

Internet Address: www.sba.gov/pa/phil

SMALL BUSINESS IN MOUNT JOY, PA STRIKES SUCCESS IN OIL

Paul Steven Roland was a plant engineer in Erie, PA in 1997. While on a visit to a friend's home in Lancaster County, Roland noticed that his friend's neighbor was changing the oil in his car. During conversation, Steve soon learned that there were absolutely no facilities for oil changes in Mount Joy. Since he and his wife, originally from Lancaster County, had always wanted to move back to their roots and since he had also wanted to own his own business, Steve took this as a sign. Soon, Mount Joy had its first Stop N' Go Oil Change, Inc., with Steve at the helm.

During the first few years of operation, Stop N' Go Oil had two full time employees; by the third year, business was strong enough to hire another employee. It was also during this third year that Steve realized the necessity to expand the business and negotiated with the landlord for a larger building.

Steve approached Farmer's First Bank at the recommendation of their accountant because of their expertise in dealing with the U.S. Small Business Administration's (SBA) loan guaranty program.

Darrell Rishel of Farmer's First Bank was helpful to Stop N' Go, providing them with the necessary funds to expand their business through several commercial loans, all of which were guaranteed by SBA. These loans allowed Stop N' Go Oil Change, Inc. to grow from a two bay shop for changing oil to three bays for oil changing and four bays for auto repairs. Stop N'Go has also been able to add the additional services of PA State inspections and emissions testing. They have also opened a children's area for play while the parents are waiting for car repairs.

Stop N' Go now has seven full time and seven part time employees. The loans granted through Farmer's First Bank and guaranteed by SBA facilitated the expansion and creation of the three additional full time and three part time employees. Stop N' Go provides benefits for their full time employees and is currently looking into the possibility of retirement plans for their employees by year's end.

Steve Roland, the owner, is an active member of the Elizabethtown Lion's Club